

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RYAN E. ROSS
VALERIE J. ROSS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-70706 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/10/2016 and confirmed on 11/29/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		83,513.00
Less Refunds to Debtor	2,103.53	
TOTAL AMOUNT OF PLAN FUND		81,409.47

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,000.00	
Trustee Fee	3,867.74	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,867.74

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	S & T BANK(*) Acct: 0061	0.00	20,538.74	0.00	20,538.74
	S & T BANK(*) Acct: 0063	16,337.32	16,337.32	0.00	16,337.32
	S & T BANK(*) Acct: 0061	0.00	0.00	0.00	0.00
	S & T BANK(*) Acct: 0061	7,555.60	7,555.60	0.00	7,555.60
	S & T BANK(*) Acct: 0063	1,145.91	1,145.91	0.00	1,145.91
	INDIANA COUNTY TAX CLAIM BUREAU Acct: 3456	1,273.94	1,273.94	412.25	1,686.19
	BANK OF AMERICA NA** Acct: 9980	14,565.08	14,565.08	2,385.12	16,950.20
	HARLEY DAVIDSON CREDIT CORP* Acct: 8722	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 9980	0.00	0.00	0.00	0.00
					64,213.96

Priority					
	RICHARD G ALLEN ESQ Acct:	0.00	0.00	0.00	0.00
	RYAN E. ROSS Acct:	0.00	0.00	0.00	0.00
	RYAN E. ROSS Acct:	715.00	715.00	0.00	0.00
	RYAN E. ROSS Acct:	1,388.53	1,388.53	0.00	0.00
	LAW OFFICES OF RICHARD G ALLEN Acct:	0.00	0.00	0.00	0.00
	RICHARD G ALLEN ESQ Acct:	2,000.00	2,000.00	0.00	0.00
	S & T BANK(*) Acct: 0061	1,265.96	1,265.96	0.00	1,265.96

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	S & T BANK(*) Acct: 0063	175.00	175.00	0.00	175.00
	S & T BANK(*) Acct: 0061	318.50	318.50	0.00	318.50
	S & T BANK(*) Acct: 0061	658.00	658.00	0.00	658.00
	S & T BANK(*) Acct: 0061	601.35	601.35	0.00	601.35
	S & T BANK(*) Acct: 0061	174.82	174.82	0.00	174.82
	BRIDGECREST CREDIT COMPANY LLC Acct: 9601	0.00	5,134.00	0.00	5,134.00
	S & T BANK(*) Acct: 0061	0.00	0.00	0.00	0.00
	S & T BANK(*) Acct: 0061	527.79	527.79	0.00	527.79
	S & T BANK(*) Acct: 0061	489.68	489.68	0.00	489.68
					9,345.10
Unsecured					
	BANK OF AMERICA NA** Acct: 1225	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 0202	1,396.53	139.59	0.00	139.59
	JPMORGAN CHASE BANK NA Acct: 2047	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 5225	2,775.12	277.39	0.00	277.39
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 8693	1,522.85	152.21	0.00	152.21
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 7187	1,147.43	114.69	0.00	114.69
	COLLECTION SERVICE CENTER INC Acct: SHPQ	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - COMENI Acct: 2014	448.51	44.83	0.00	44.83
	COMENITY BANK Acct: 4623	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - COMENI Acct: 7481	3,176.33	317.49	0.00	317.49
	QUANTUM3 GROUP LLC - AGENT COMEN Acct: 3908	591.23	59.10	0.00	59.10
	CREDIT COLLECTION SERVICE Acct: 9492	0.00	0.00	0.00	0.00
	CREDIT COLLECTION SERVICE Acct: 5647	0.00	0.00	0.00	0.00
	CREDIT COLLECTION SERVICE Acct: 4663	0.00	0.00	0.00	0.00
	CREDIT COLLECTION SERVICE Acct: 4455	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct: 5248	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct: 9782	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct: 8836	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct: 5250	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT LP++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1791				
	CREDIT MANAGEMENT LP++	0.00	0.00	0.00	0.00
	Acct: 5250				
	CREDIT MANAGEMENT LP++	0.00	0.00	0.00	0.00
	Acct: 9781				
	CREDIT MANAGEMENT LP++	0.00	0.00	0.00	0.00
	Acct: 9783				
	CREDIT MANAGEMENT LP++	0.00	0.00	0.00	0.00
	Acct: 9780				
	CREDIT MANAGEMENT LP++	0.00	0.00	0.00	0.00
	Acct: 6956				
	CREDIT MANAGEMENT LP++	0.00	0.00	0.00	0.00
	Acct: 6191				
	DLP CPG RURAL HEALTH CLINIC	0.00	0.00	0.00	0.00
	Acct: 9343				
	ELAN FINANCIAL SERVICES	0.00	0.00	0.00	0.00
	Acct: 4662				
	EMERALD AR SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 3925				
	INDIANA AMBULATORY SRGCL ASSOC	0.00	0.00	0.00	0.00
	Acct:				
	INDIANA CARDIOVASCULAR SPECS++	0.00	0.00	0.00	0.00
	Acct: 0113				
	INDIANA CARDIOVASCULAR SPECS++	0.00	0.00	0.00	0.00
	Acct: 3819				
	INDIANA REGIONAL IMAGING	0.00	0.00	0.00	0.00
	Acct: 7011				
	INDIANA REGIONAL MEDICAL CNTR	1,536.68	153.60	0.00	153.60
	Acct: 7003				
	INDIANA REGIONAL MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: 9264				
	INDIANA REGIONAL MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: 4756				
	INDIANA REGIONAL MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: 7428				
	INDIANA REGIONAL MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: 0423				
	INDIANA REGIONAL MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: 9974				
	PENN CREDIT CORPORATION++	0.00	0.00	0.00	0.00
	Acct: 1001				
	S & T BANK(*)	5,354.19	535.17	0.00	535.17
	Acct: 4726				
	S & T BANK(*)	0.00	0.00	0.00	0.00
	Acct: 5334				
	MIDLAND FUNDING LLC	480.59	48.04	0.00	48.04
	Acct: 0059				
	MIDLAND FUNDING LLC	897.79	89.74	0.00	89.74
	Acct: 0759				
	HMC GROUP	0.00	0.00	0.00	0.00
	Acct: 3434				
	PORTFOLIO RECOVERY ASSOCIATES, LL	290.90	29.08	0.00	29.08
	Acct: 5253				
	HARLEY DAVIDSON CREDIT CORP*	217.49	21.74	0.00	21.74
	Acct: 8722				
	GRENN & BIRSIC PC (FRMRLY DAVID W	0.00	0.00	0.00	0.00
	Acct:				
	ALLTRAN FINANCIAL LP	0.00	0.00	0.00	0.00
	Acct:				
	CLIENT SERVICES	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
Acct:					
	HMC GROUP	0.00	0.00	0.00	0.00
Acct:					
	THE SOS GROUP	0.00	0.00	0.00	0.00
Acct:					
					1,982.67
TOTAL PAID TO CREDITORS					75,541.73
TOTAL CLAIMED					
PRIORITY	4,211.10				
SECURED	40,877.85				
UNSECURED	19,835.64				

Date: 01/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

RYAN E. ROSS
VALERIE J. ROSS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-70706 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Ryan E. Ross
Valerie J. Ross
Debtors

Case No. 16-70706-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jan 31, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan E. Ross, Valerie J. Ross, 500 Locust Street, Indiana, PA 15701-3022
cr	+ S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940
14303787	Alltran Financial, LP, P.O. Box 4044, Concord, CA 94524-4044
14303788	+ Bank Of America, P.O. Box 26012, Greensboro, NC 27420-6012
14342002	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14303793	+ Collection Service Center, P.O. Box 68, Altoona, PA 16603-0068
14303802	DLP, Conemaugh Physician Group, P.O. Box 644633, Pittsburgh, PA 15264-4633
14303803	Elan Financial Service, 4 Station Square Ste 620, Pittsburgh, PA 15219
14303804	Emerald AR Systems, LLC, P.O. Box 845066, Los Angeles, CA 90084-5066
14319514	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14303806	+ Indiana Ambulatory Surgical Associates, 841 Hospital Road, Indiana, PA 15701-3620
14303807	+ Indiana Cardiovascular Specialists, 15 South Eighth Street, Indiana, PA 15701-2776
14303808	+ Indiana County Tax Claim Bureau, 825 Philadelphia St, Indiana, PA 15701-3951
14303809	Indiana Regional Imaging, PC, 7 Acee Drive, Natrona Heights, PA 15065-9700
14303810	Indiana Regional Medical Center, P.O. Box 788, Indiana, PA 15701-0788
14303814	+ S & T Bank, 800 Philadelphia Street, P.O. Box 190, Indiana, PA 15701-0190
14312292	S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15207069	S&T Bank, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14312291	+ S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
14303817	+ The HMC Group, PO Box 16211, Rocky River, OH 44116-0211
14303818	+ The SOS Group, P.O. Box 16211, Rocky River, OH 44116-0211
14303819	+ U.S. Bk RMS CC, P.O. Box 108, Saint Louis, MO 63166-0108

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14303789	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 31 2022 23:40:00	Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801
15264529	+ Email/Text: dl-collectionsbankruptcyteam@drivetime.com	Jan 31 2022 23:40:00	Bridgecrest, 7300 E. Hampton Ave., Ste 101, Mesa, AZ 85209-3324
14303791	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 31 2022 23:41:20	Citibank / Sears, Citicorp Credit Services, P.O. Box 790040, Saint Louis, MO 63179-0040
14303792	+ Email/Text: mediamanagers@clientservices.com	Jan 31 2022 23:40:00	Client Services Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14303794	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 31 2022 23:40:00	Comenity Bank/Bon Ton, 3100 Easton Square Place, Columbus, OH 43219-6232
14303795	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 31 2022 23:40:00	Comenity Bank/Fashion Bug, P.O. Box 182125, Columbus, OH 43218-2125

District/off: 0315-7

User: auto

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Date Rcvd: Jan 31, 2022

Form ID: pdf900

Total Noticed: 42

14303796	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 31 2022 23:40:00	Comenity Bank/GanderMtn., P.O. Box 182125, Columbus, OH 43218-2125
14303797	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 31 2022 23:40:00	Comenitycapital/Boscov, Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125
14303798	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 31 2022 23:41:00	Credit Collections Svc., P.O. Box 773, Needham, MA 02494-0918
14303799	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 31 2022 23:40:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14303800	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 31 2022 23:40:00	Credit Management Co., 2121 Noblestown Rd, P.O. Box 16346, Pittsburgh, PA 15242-0346
14303801	+ Email/Text: EBN@thecmigroup.com	Jan 31 2022 23:40:00	Credit Management, LP, Attn: Bankruptcy, P.O. Box 118288, Carrollton, TX 75011-8288
14303805	+ Email/Text: bankruptcy.notices@hdfsi.com	Jan 31 2022 23:40:00	Harley Davidson Financial, Attention: Bankruptcy, P.O. Box 22048, Carson City, NV 89721-2048
14319514	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jan 31 2022 23:40:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14303790	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 31 2022 23:41:18	Chase Card Services, Attn: Correspondence Dept., P.O. Box 15298, Wilmington, DE 19850
14356718	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 31 2022 23:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14346017	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 31 2022 23:41:19	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14309025	Email/Text: bnc-quantum@quantum3group.com	Jan 31 2022 23:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14314990	Email/Text: bnc-quantum@quantum3group.com	Jan 31 2022 23:40:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14303815	+ Email/PDF: gecsed@recoverycorp.com	Jan 31 2022 23:41:19	Synchrony Bank/ JC Penneys, P.O. Box 965064, Orlando, FL 32896-5064
14303816	+ Email/PDF: gecsed@recoverycorp.com	Jan 31 2022 23:41:23	Synchrony Bank/Walmart, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Harley-Davidson Credit Corp
14641837	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14641885	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14303811	*+	Indiana Regional Medical Center, P.O. Box 788, Indiana, PA 15701-0788
14303812	##+	Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
14303813	##+	S & T Bank, P.O. Box D, Brookeway, PA 15824-0504

TOTAL: 1 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-7

User: auto

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Date Rcvd: Jan 31, 2022

Form ID: pdf900

Total Noticed: 42

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2022 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor S&T Bank bslyby@grenenbirsic.com mcpupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor S&T Bank raphaeld@fnb-corp.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Ryan E. Ross ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Joint Debtor Valerie J. Ross ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7